

April 6, 2006

Dear Sir,

A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses. Also, a bank owned by the largest corporation in the world would create a dangerous concentration of commercial and financial power.

There are reports that the board of directors of the FDIC might not even attend! Urge the board of directors to attend this vital hearing and listen to the comments and concerns of the witnesses. This is too critical of a decision to miss!

I have not supported the business ethics and practices of Wal-Mart for some time, and continue to support those businesses attempting to compete with the oppressive giant. Please keep them from developing further market domination, which I feel will also damage the economy in the long run.

Thank you for your consideration,

Dr. Marc A. Dudney